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Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u></u>		
Case number (if known)	Chapter you are filing under:		
	✓ Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is an
	Chapter 13		amended filing

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Juanita First name M.	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name  Wells-Burton Last name	Middle name  Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	xxx - xx
Security number or federal Individual Taxpayer	OR	OR On the second of the second
Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Juanita First Name	M. Wells-Burton Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	3821 W 80th Place	If Debtor 2 lives at a different address:
	Number Street	Number Street
	ChicagoIllinois60652CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send ar notices to you at this mailing address.	If Debtor 2's mailing address is different from yours,
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
	I have another reason. Explain. (See 28 U.S.C. §§ 1	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Wells-Burton Debtor 1 Juanita Case number (if known) First Name Last Name Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Code you Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file Chapter 7 under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for fee more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 4/30/2019 MM / DD / YYYY When District Case number MM / DD / YYYY District Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Relationship to you Yes. Debtor spouse who is not When District Case number, if known filing this case with you, or by a business Relationship to you Debtor partner, or by an District Case number, if known affiliate? MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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Wells-Burton Debtor 1 Juanita M. Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Juanita Μ. Wells-Burton Case number (if known)

#### First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Juanita M. Wells-Burton Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Juanita Wells-Burton Signature of Debtor 1 Signature of Debtor 2 Executed on \_\_5/23/2019 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Juanita	M.	Wells-Burton	Case number (if F	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, o	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 34	.2(b) and. in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,		• •	ules filed with the petition is incorrect.
attorney, you do not	nare ne momeage and	aqa y aa. a		and med man and penalem to meet een
need to file this page.	/s/ Elliott Wall		Date	5/23/2019
. 0	Signature of Attorney	for Dehtor		M / DD / YYYY
	oignature of Attorney	TOT DODIOT		
	Elliott Wall			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3124477849	Email address	ewall@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Juanita	M.	Wells-Burton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)	-		

П	Check if this is ar
	amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$6,331.00
1b. Copy line 62, Total personal property, from Schedule A/B	ФС 201 00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,331.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	<b>M45 404 00</b>
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$15,101.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	¢69.050.04
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$68,050.24
Your total liabilities	\$83,151.24
art 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,391.81 ———
. Schedule J: Your Expenses (Official Form 106J)	\$2,385.00
· · · · · · · · · · · · · · · · · · ·	

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Wells-Burton Debtor 1 Juanita M. Case number (if known) First Name Last Name Middle Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  $\square$ 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,039.62 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$16,520.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$16,520.00

9g. Total. Add lines 9a through 9f.

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Cill in this	information to identify your or		<u> </u>		
FIII IN THIS	information to identify your ca	ise:			
Debtor 1	Juanita First Name	M. Middle Name	Wells-Burton Last Name		
Debtor 2	First Name	Middle Name	Lastiname		
(Spouse, if fi	First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois		
Case nun	nber		(State)		
Officia	al Form 106A/B				Check if this is an amended filing
	dule A/B: Prope	rtv			12/1
In each ca category responsib write you	ategory, separately list and do where you think it fits best. B le for supplying correct inforn r name and case number (if kn	escribe items. List an as e as complete and accu nation. If more space is nown). Answer every que	set only once. If an asset fits in mo irate as possible. If two married per needed, attach a separate sheet to estion. Other Real Estate You Own or	ople are filing together, both a o this form. On the top of any a	re equally
_	u own or have any legal or equ No. Go to Part 2	uitable interest in any re	esidence, building, land, or similar	property?	
	Yes. Where is the property?	\4/1 <sub>0</sub> a.t. :	ta tha managarita Ohaada all that amala.	De west deduct converd	alainea au accamantiana Dut
1.1			is the property? Check all that apply.  Ingle-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street address, if available, or o	ther description —	plex or multi-unit building	Creditors Who Have Cla	ims Secured by Property.
		<b> </b> co	ndominium or cooperative	Current value of the entire property?	Current value of the portion you own?
		☐ Ma	anufactured or mobile home	entire property:	—————
	Number Street	La	nd	<b>.</b>	
	Number Street	<u> </u>	restment property	Describe the nature of interest (such as fee s	
	City State		neshare her	the entireties, or a life	estate), if known.
		Who h	as an interest in the property? Che	Check if this is co (see instructions)	mmunity property
			btor 1 only		
		<u> </u>	btor 2 only btor 1 and Debtor 2 only		
			least one of the debtors and another		
			information you wish to add about	this item, such as local	
		proper	rty identification number:	•	
If you	Street address, if available, or o	what i	is the property? Check all that apply.  In gle-family home  In plex or multi-unit building	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
		Ma	andominium or cooperative	Current value of the entire property?	Current value of the portion you own?
	Number Street	La	restment property	Describe the nature of	f your ownership
			neshare	interest (such as fee s the entireties, or a life	
	City State	Zip Code Ct	her		
		Who h	as an interest in the property? Che	Check if this is co	mmunity property
			btor 1 only	Ц	
			btor 2 only		
		De	btor 1 and Debtor 2 only		
		At	least one of the debtors and another		
			information you wish to add about rty identification number:	this item, such as local	

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Debtor 1	Juanita	M.	Wells-Burton Case nu	ımber <i>(if known)</i>	
	First Name	Middle Name	Last Name		_
1.3	et address, if available, or o	[	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
		] ] ] ]	Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this in		mmunity property
			property identification number:		
	ve attached for Part 1. W		all of your entries from Part 1, including any e ere. ▶	ntries for pages	
Do you own to 3. Cars, va	hat someone else drives. If ins, trucks, tractors, sport u	r <b>equitable interest</b> you lease a vehicle,	in any vehicles, whether they are registered also report it on Schedule G: Executory Contracts cycles		
3.1	Make Model:	Mercedes- Benz C300	Who has an interest in the property? Checone.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Year: Approximate mileage: Other information:	2008	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$3425.00	Current value of the portion you own? \$3425.00
			Check if this is community property (se	ee	
3.2	Make Model: Year:	Chevrolet Impala 2006	<ul> <li>✓ instructions)</li> <li>Who has an interest in the property? Checone.</li> <li>✓ Debtor 1 only</li> </ul>	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property? \$1603.00	Current value of the portion you own? \$1603.00
			Check if this is community property (so instructions)	ee	

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tor 1	Juanita	M.	Wells-Burton	Case number	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pr	operty? Check	Do not deduct secured	
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ums Secured by Propen
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communit	v property (see		
			instructions)	, p. op c. 1, (eee		
3.4	Make		Who has an interest in the pr	operty? Check	Do not deduct secured	claims or exemptions. I
	Model:		one.		the amount of any secured claims on Sche Creditors Who Have Claims Secured by Pro	
	Year:		Debtor 1 only			aims Secured by Propen
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors	and another		
				v property (see		
			Check if this is communit			
Exar	nples: Boats, trailers, motor No		Check if this is communiting instructions)  Ther recreational vehicles, other vaft, fishing vessels, snowmobiles, manually in the community of	ehicles, and acce		
Exar	nples: Boats, trailers, motor No Yes Make		instructions)  ther recreational vehicles, other vaft, fishing vessels, snowmobiles, make the control of the co	ehicles, and accontorcycle accessori	Do not deduct secured	
Exar	nples: Boats, trailers, motor No Yes Make Model:		instructions)  ther recreational vehicles, other vaft, fishing vessels, snowmobiles, make the property one.	ehicles, and accontorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		instructions)  ther recreational vehicles, other vaft, fishing vessels, snowmobiles, make the property one.  Debtor 1 only	ehicles, and accontorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		instructions)  ther recreational vehicles, other vaft, fishing vessels, snowmobiles, mark, fishing vessels and interest in the prone.  Debtor 1 only Debtor 2 only	ehicles, and accontrol of the control of the contro	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Properturent value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 1 and Debtor 2 only	ehicles, and accontorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i> ims Secured by Propen
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors	ehicles, and accontorcycle accessoring operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 1 and Debtor 2 only	ehicles, and accontorcycle accessoring operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Properturent value of the
Exar  4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors are Check if this is community.	ehicles, and acceptorcycle accessoring operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Scheduk nims Secured by Proper Current value of the portion you own?
Exar  4.1	nples: Boats, trailers, motor No Yes  Make Model: Year: Approximate mileage:  Other information:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communiting instructions)	ehicles, and acceptorcycle accessoring operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule ims Secured by Propertion Yellow Own?  Claims or exemptions. In the claims on Schedule in S
Exar  4.1	mples: Boats, trailers, motor No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communitinstructions) Who has an interest in the prone.  Debtor 1 only Debtor 2 only Mat least one of the debtors and the debtors are communiting instructions.	ehicles, and acceptorcycle accessoring operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	claims on Schedule control of the portion you own?  claims or exemptions. I
Exar  4.1	mples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a check if this is communiting instructions)  Who has an interest in the prone.	ehicles, and acceptorcycle accessoring operty? Check and another by property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	claims on Schedule control of the portion you own?  claims or exemptions. I
Exar  4.1	mples: Boats, trailers, motor No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		who has an interest in the prone. Debtor 1 and Debtor 2 only At least one of the debtors a check if this is communit instructions)  Who has an interest in the prone. Debtor 1 and Debtor 2 only Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 only	ehicles, and acceptorcycle accessoring operty? Check and another by property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Control of the Secured the Amount of Secured Creditors Who Have Classian Creditors Control of Secured the Secured Creditors Who Have Classian Creditors Creditors Control of Secured Creditors Cr	red claims on Schedule ims Secured by Propen  Current value of the portion you own?  claims or exemptions. I used claims on Schedule ims Secured by Propen
Exar  4.1	mples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:		who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a check if this is communit instructions)  Who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only instructions)  Debtor 2 only Debtor 2 only	ehicles, and accontrorcycle accessoring operty? Check and another by property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. I ared claims on Schedule ims Secured by Propent Current value of the
Exar  4.1	mples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:		who has an interest in the prone. Debtor 1 and Debtor 2 only At least one of the debtors. Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only	ehicles, and acceptorcycle accessoring operty? Check and another by property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. I ared claims on Schedule ims Secured by Propent Current value of the

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Debtor 1 Juanita Wells-Burton M Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... used Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$450.00 for Part 3. Write that number here ......

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Wells-Burton Debtor 1 Juanita Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$100.00 17.1. Checking account: Bank of America 17.2. Checking account: 17.3. Savings account: \$100.00 Bank of America 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

# Case 19-14933 Doc 1 Filed 05/23/19 Entered 05/23/19 17:16:44 Desc Main Document Page 15 of 87 M. Wells-Burton Case number (if known)

Deb	tor 1 Juanita First Name	M. Middle Name	Wells-Burton Last Name	Case number (if known)	
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory notes,	and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	_		, thrift savings accounts, or	other pension or profit-sharing plans	
	No  ✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	401(k) through Work		\$0.00
	coparatory.	Pension plan:			-
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract for No Yes	or a periodic payment of money to	you, either for life or for a r	number of years)	
					_
					_

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Dept	tor 1 Juanita	Middle	Wells-Burton	Case number (if known)	
24.	Interests in an educa 26 U.S.C. §§ 530(b)(1)		count in a qualified ABLE program, or u	nder a qualified state tuition program.	
	No Institution	on name and descrip	ption. Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or fu		property (other than anything listed in I	ine 1), and rights or powers	
	No Yes. Describe				
26.			secrets, and other intellectual propertes, proceeds from royalties and licensing a		
	✓ No Yes. Describe				
27.	Licenses, franchises, Examples: Building per	_	I intangibles ses, cooperative association holdings, liqu	or licenses, professional licenses	
	✓ No Yes. Describe				
Mor	ney or property owe	d to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to ye	ou			·
	No				
	Yes. Give specific in		2018 Tax Refund	Federal:	\$653.00
	about them, ir you already file	ncluding whether led the returns	2018 Tax Refund	Federal: State:	\$653.00 \$0.00
	about them, in	ncluding whether led the returns	2018 Tax Refund		
29.	about them, ir you already file and the tax ye	ncluding whether led the returns ears	2018 Tax Refund spousal support, child support, maintenan	State: Local:	\$0.00 \$0.00
29.	about them, in you already file and the tax ye  Family support  Examples: Past due or lu	ncluding whether led the returns ears ump sum alimony, s		State:  Local:  ace, divorce settlement, property settlement	\$0.00 \$0.00
29.	about them, ir you already file and the tax ye  Family support  Examples: Past due or lu	ncluding whether led the returns ears ump sum alimony, s		State:  Local:  Ice, divorce settlement, property settlement  Alimony:	\$0.00 \$0.00 at \$0.00
29.	about them, in you already file and the tax ye  Family support  Examples: Past due or lu	ncluding whether led the returns ears ump sum alimony, s		State:  Local:  ace, divorce settlement, property settlement	\$0.00 \$0.00
29.	about them, in you already file and the tax ye  Family support  Examples: Past due or lu	ncluding whether led the returns ears ump sum alimony, s		State:  Local:  Ice, divorce settlement, property settlement  Alimony:	\$0.00 \$0.00 at \$0.00
29.	about them, in you already file and the tax ye  Family support  Examples: Past due or lu	ncluding whether led the returns ears ump sum alimony, s		State: Local: ace, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 at \$0.00 \$0.00
29.	about them, in you already file and the tax ye  Family support  Examples: Past due or lu	ncluding whether led the returns ears ump sum alimony, s		State: Local:  Ice, divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
	about them, ir you already file and the tax ye  Family support  Examples: Past due or lu  No  Yes. Give specific in  Other amounts someo  Examples: Unpaid wage	ncluding whether led the returns ears  ump sum alimony, so the formation		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
	about them, ir you already file and the tax ye  Family support  Examples: Past due or lu  No  Yes. Give specific in  Other amounts someo  Examples: Unpaid wage	ncluding whether led the returns ears  ump sum alimony, so the formation	spousal support, child support, maintenan	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
	about them, in you already file and the tax yet and the tax yet and the tax yet.  Family support Examples: Past due or lute.  No  Yes. Give specific in the support in the support in the support.  Other amounts someon Examples: Unpaid wage Social Security.	ncluding whether led the returns ears  ump sum alimony, so the formation	spousal support, child support, maintenan	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Juanita	M.	Wells-Burton	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance pol Examples: Health, disability,		savings account (HSA); credit, hon	neowner's, or renter's insurance	
	No  ✓ Yes. Name the insurance company		Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list i		erm Life through Work	Daughter	\$0.00
		_			
		<u> </u>			
32.	Any interest in property t If you are the beneficiary of property because someone	a living trust, expect pro	meone who has died oceeds from a life insurance policy, o	or are currently entitled to receive	
	No				
	Yes. Describe				
33.	Claims against third partic Examples: Accidents, employed No	•	u have filed a lawsuit or made a once claims, or rights to sue	demand for payment	
34.	Other contingent and unl to set off claims	iquidated claims of ev	very nature, including countercla	ims of the debtor and rights	
	<b>✓</b> No				
	Yes. Describe				
35.	Any financial assets you	did not already list			
	No Yes. Describe				
	Too. Besonbe				
36.		-	Part 4, including any entries for p	•	\$853.00
Part	5: Describe Any Busin	ness-Related Prope	erty You Own or Have an Inte	erest In. List any real estate in Part	:1.
37.	Do you own or have any le	egal or equitable inte	rest in any business-related prop	erty?	
	No. Go to Part 6.				Current value of the portion you own?
	Yes. Go to line 38.				Oo not deduct secured claims or exemptions
38.	Accounts receivable or c	ommissions you alrea	dy earned		
	✓ No  Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		nodems, printers, copiers, fax mach	nines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Juanita	M.	Wells-Burton	Case number (if known)	
	First Name	Middle Name	Last Name		<del></del>
40.	Machinery, fixture	s, equipment, supplies you	use in business, and tools of your	trade	
	<b>√</b> No				
	Yes. Describe				1
	Tes. Describe				
11	Inventory				
41.	inventory				
	<b>✓</b> No				
	Yes. Describe				
42.	Interests in partne	erships or joint ventures			
	✓ No				
		r	Name of entity:	% of ownership:	
	Yes. Give speci				
	them	Jut	-		
				· -	
					_
43. (	Customer lists, mail	ling lists, or other compilat	ions		
	<b>✓</b> No				
		sts include personally identifia	ble information (as defined in 11 U.S.	.C. § 101(41A))?	
		,	(		
	No				
	Yes. D	escribe			
	ш				
44.	Any business-relat	ted property you did not alr	eady list		
	□ Na				
	<b>✓</b> No				
	Yes. Give speci				
	information				<del></del>
					<del></del>
					<u> </u>
45. A	dd the dollar value	of all of your entries from F	Part 5, including any entries for pa	ges you have attached	
for Pa	art 5. Write that nur	mber here			
	Describe Am	Learne and Commons	al Fishing Related Brancuts V	ou Our or House on Interest In	
Part		e an interest in farmland, list it		ou Own or Have an Interest In.	
	ii you owii oi nav	c an interest in rannana, list it	iii i ait i.		
46.	Do you own or have	e any legal or equitable in	terest in any farm- or commercial	fishing-related property?	
	No. Go to Part	7			Current value of the
					portion you own?
	Yes. Go to line	47.			Do not deduct secured claims
17	Farm an:				or exemptions
47.	Farm animals  Examples: Livestock	k, poultry, farm-raised fish			
	Examples. Livestoci	n, pounty, iaini-taiseu listi			
	<b>✓</b> No				
	Yes. Describe				
	_				

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Debte		Juanita First Name		/ells-Burton ast Name	Case number (if known)	
48.	Cro	ps-either growing o	or harvested			
	<b>✓</b>	No				
		Yes. Describe				
	-	L				
49.	Far	m and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
		No Yes. Describe				
	Ш	res. Describe				
50	Far	m and fishing suppl	ies, chemicals, and feed			
		No	······································			
	Ħ	Yes. Describe				
		L				
51.	Any	farm- and commer	cial fishing-related property you did n	ot already list		
	<b>✓</b>	No				
	Ш	Yes. Describe				
	-					
			l of your entries from Part 6, including		ou have attached	
<b>•</b>		wite that namber				
Part 7	:	Describe All Pro	perty You Own or Have an Intere	st in That You Did No	t List Above	
53.	Do y	you have other prop	perty of any kind you did not already li			
			s, country club membership			
		No Yes. Give specific				
	_	information				
54. Ac	ld th	ne dollar value of all	l of your entries from Part 7. Write tha	t number here		•
0 11 710		io donar varao or an	or your onerioo nom ruit it write the			
D 16		l istabs Tatala of	Fook Down of this Forms			
Part 8		List the Totals of	Each Part of this Form			
55. <b>P</b>	art	1: Total real estate	, line 2		<b>&gt;</b>	<u> </u>
56. <b>p</b>	art :	2 total vehicles, line	e 5	\$5028.00		
57. <b>P</b> a	art 3	3: Total personal an	d household items, line 15	\$450.00		
58. <b>P</b> a	art 4	l: Total financial as	sets, line 36	\$853.00		
59. <b>P</b>	art	5: Total business-re	elated property, line 45	ψ000.00		
60. <b>P</b>	art	6: Total farm- and f	ishing-related property, line 52			
61. <b>P</b>	art	7: Total other prope	erty not listed, line 54			
62. <b>T</b>	otal	personal property.	Add lines 56 through 61.	\$6331.00		+ \$6331.00
				<del>+++++++++++++++++++++++++++++++++++++</del>	Copy personal property total	. \$3001.00
						\$6331.00
63. <b>T</b> c	tal	of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Juanita	M.	Wells-Burton			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claimi	ng? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)				
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
		Schedule A/B					
	Brief			735 ILCS 5/12-1001(b)			
	description: Federal, 2018 Tax Refund	\$653.00	\$653.00 100% of fair market value, up to any	_			
	Line from Schedule A/B: 28		applicable statutory limit				
	Brief description:	\$3,425.00	<b>✓</b> \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Mercedes-Benz C300, 2008		100% of fair market value, up to any	_			
	Line from Schedule A/B: 03		applicable statutory limit				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Chevrolet Impala, 2006	\$1,603.00	\$1,603.00; \$0.00 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Line from Schedule A/B: 03		applicable statutory limit	
Brief description: Checking account, Bank	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
of America Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief description: Savings account, Bank	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
of America Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
Used Furniture Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief description: Used Electronics	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_
Brief description: Used Clothing	\$200.00	\$200.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief description: used Jewelry	\$50.00	\$50.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$0.00	<b>✓</b> \$0	735 ILCS 5/12-1006
401(k) or similar plan, 401(k) through Work Line from Schedule A/B: 21		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$0.00	<b>V</b> 60	735 ILCS 5/12-1001(f)
Term Life through Work Line from Schedule A/B: 31	<del></del>	\$0 100% of fair market value, up to any applicable statutory limit	_

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		DC	ocument Page 22 of	87		
Fill in this	information to identify your ca	ase:				
Debtor 1	Juanita First Name	M. Middle Name	Wells-Burton Last Name			
Debtor 2 (Spouse, if fi		Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case nun	nber		(State)			
Offici	al Form 106D					Check if this is a amended filing
Sche	dule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	ertv	12/1
	any creditors have claims so No. Check this box and subn Yes. Fill in all of the information List All Secured Claims	nit this form to the court	<b>ty?</b> with your other schedules. You ha	ve nothing else to rep	ort on this form.	
ser in		han one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
SO Git; Wh	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	2008 Mercedes-Benz ( As of the date you file  Contingent  Unliquidated  Disputed  Nature of lien. Check  ✓ An agreement you car loan)  Statutory lien (such  Judgment lien from  Other (including a recommendation)	all that apply.  made (such as mortgage or secured as tax lien, mechanic's lien)  a lawsuit  ight to offset)	<u>\$15,101.00</u>	\$3,425.00	<u>\$11,676.0</u> 0
	te debt was <u>4/2015</u> curred	Last 4 digits of accou	nt number 3385			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$15,101.00

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Fill i	n this inforn	nation to identify your c	ase:					
Deb	tor 1	Juanita First Name	M. Middle Name	Wells-Burton Last Name				
	otor 2 use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois(State)				
Cas (If kno	e number own)			. ,				
Off	ficial Fo	orm 106E/F				Che	ck if this is an	amended filing
Sc	hedu	le E/F: Cre	ditors Who	<b>Have Unse</b>	cured Claims			12/15
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in th vn).	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	t could result in a claim expired Leases (Official s Secured by Property. I	ns and Part 2 for creditors wit . Also list executory contracts Form 106G). Do not include a f more space is needed, copy top of any additional pages, v	on <i>Schedu</i> ny creditor the Part yo	lle A/B: Prop s with partia u need, fill i	perty (Official Illy secured t out, number
Par			/ Unsecured Claims					
1.		editors have priority un so to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it s possible, list the claims on Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amoun ding to the creditor's nam particular claim, list the of		both priority	and nonprior	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Juanita Wells-Burton M. Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. A/R CONCEPTS 4.1 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2013 18-3 E DUNDEE RD STE 330 Number Street As of the date you file, the claim is: Check all that apply. Contingent BARRINGTON Illinois 60010 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only  $\overline{\mathbf{v}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: 04 **✓** No VILLAGE OF WESTCHESTER Other. Specify Yes **ACL** Laboratories 4.2 \$6.97 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 27901 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Milwaukee Wisconsin 53227 Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Medical Bill Is the claim subject to offset? **V** No Yes Advocate Christ Hospital 4.3 \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4440 95th Street Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Lawn Illinois 60453 Disputed State Zip Code City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Medical Bill Is the claim subject to offset? **✓** No

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Part 2	art 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim		
4.4	Advocate Christ Medical Center	- Last 4 digits of account number	\$1,732.92		
	Nonpriority Creditor's Name 4440 W 95th St	When was the debt incurred? n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		- Contingent			
	Oak Lawn Illinois 60453	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 only  Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Medical Bill			
	Is the claim subject to offset?	_			
	✓ No				
	Yes				
4.5	Advocate Medical Group Nonpriority Creditor's Name	- Last 4 digits of account number	\$604.28		
	8550 W Byn Mawr Ave # 8th Floor	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		- Contingent			
	Chicago Illinois 60631	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts			
	Is the claim subject to offset?	✓ Other. Specify Medical Bill			
	✓ No				
	Yes				
4.6	AmeriCash Loans		\$510.00		
1.0	Nonpriority Creditor's Name	- Last 4 digits of account number	Ψ010.00		
	7460 S Cicero Ave Number Street	When was the debt incurred?n/a			
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago Illinois 60629	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.	Disputed  Type of NONPRIORITY unsecured claim:			
	Debtor 1 only	Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or			
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Loan			
	Is the claim subject to offset?				
	✓ No				
	Yes				

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	Capital One	- Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name PO Box 21887	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Paul Minnesota 55121	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only  Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify  Other	
	Is the claim subject to offset?	<b>V</b>	
	<b>✓</b> No		
	Yes		
4.8	City of Chicago Department of Finance C/O Arnold S Harris	Last 4 digits of account number	\$11,781.10
	Nonpriority Creditor's Name 111 W Jackson	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Ste 600	Contingent	
	Chicago Illinoia 60604	Unliquidated	
	Chicago Illinois 60604 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify Tickets	
	No		
	Yes		
4.0	Comcast		<b>\$0.00</b>
4.9	Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	1255 W North Ave Number Street	When was the debt incurred?n/a	
	5.050	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60622	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify  Other	
	Is the claim subject to offset?	<u> </u>	
	<b>✓</b> No		
	Yes		

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Part 2:	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	ComEd	Last 4 digits of account number	\$132.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred? n/a	
	Number Street	As of the date you file the claim is: Check all that apply	
	Bankruptcy Section	As of the date you file, the claim is: Check all that apply.  — Contingent	
		Unliquidated	
	Oakbrook Terrace         Illinois         60181           City         State         Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	<i></i>	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Electric Bill	
	Is the claim subject to offset?	_	
	<u>✓</u> No		
	Yes		
4.11	COMENITYBANK/VICTORIA	— Last 4 digits of account number 3283	\$153.00
	Nonpriority Creditor's Name 220 W SCHROCK RD	When was the debt incurred? 3/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WESTERVILLE Ohio 43081	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	<b>✓</b> No		
	Yes		
4.12	Consultants in Cardiology & Electrophysiology LLC	Last 4 digits of account number	\$25.00
	Nonpriority Creditor's Name 3545 W 95th St	When was the debt incurred? n/a	
	Number Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.  — Contingent	
		Unliquidated	
	Evergreen Park Illinois 60805 City State Zip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans  Obligations origing out of a congretion agreement or	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	─ debts  ✓ Other. Specify Medical Bill	
	Is the claim subject to offset?	✓ Other. Specify Medical Bill	
	✓ No		
	Yes		

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Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number	er them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim	
4.13	CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street		Last 4 digits of account number 4789 When was the debt incurred? 4/2017	\$950.00	
			As of the date you file, the claim is: Check all that apply.  Contingent		
	LAS VEGAS Nevada City State	89193 Zip Code	Unliquidated		
	Who incurred the debt? Check one.	-,-	Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a commun	nity debt	debts		
	Is the claim subject to offset?  No		Other. Specify CreditCard		
	Yes				
4.14	EXPRESAUTOFI	_	Last 4 digits of account number 3561	\$8,441.00	
	Nonpriority Creditor's Name 7554 N. California Ave		When was the debt incurred? 5/2013		
	Number Street		As of the date you file, the claim is: Check all that apply.		
		_	Contingent		
	Chicago Illinois	60645	Unliquidated		
	City State	Zip Code	Disputed		
	Who incurred the debt? Check one.  Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a commun	nity debt	debts  Other. Specify  50 Automobile		
	Is the claim subject to offset?		<u> </u>		
	<b>✓</b> No				
	Yes				
4.15	FIRST PREMIER BANK		Last 4 digits of account number 9963	\$507.00	
	Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999		When was the debt incurred? 2/2017		
	Number Street c/o Kelly Lukason		As of the date you file, the claim is: Check all that apply.		
		50000	Contingent		
	Saint Cloud Minnesota City State	56302 Zip Code	Unliquidated		
	Who incurred the debt? Check one.		Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar		
	Check if this claim relates to a commun	nity debt	debts  Other. Specify  CreditCard		
	Is the claim subject to offset?  No		✓ Other: Specify		
	Yes				

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Part 2:	2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, numb	per them beginning	with 4.5, followed by 4.6, and so forth.	Total claim		
4.16	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street		Last 4 digits of account number 8960 When was the debt incurred? 3/2019	\$124.00		
	c/o Kelly Lukason		As of the date you file, the claim is: Check all that apply.  Contingent			
	Saint Cloud Minnesota City State Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a commuls the claim subject to offset?  No	56302 Zip Code	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify CreditCard			
4.17	FlexPay			\$958.00		
7.17	Nonpriority Creditor's Name 1602 Tullamore Avenue		— Last 4 digits of account number 1686  When was the debt incurred? 12/2016			
	Bloomington Illinois City State Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a commuls the claim subject to offset?  No Yes	61704 Zip Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify 12 InstallmentLoan			
4.18	GC Services Limited Partnership Nonpriority Creditor's Name		Last 4 digits of account number	\$275.51		
	PO Box 79 Number Street		When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated			
	Elgin Illinois City State	60121 Zip Code	Disputed			
	Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a commuls the claim subject to offset?  ✓ No  Yes		Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Other			

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Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page								
	After listing any entrie	s on this page, nun	nber them beginning	g with 4.5	, followed by	4.6, and so	forth.		Total claim
4.19	Great American Finance Nonpriority Creditor's Name 20 N Wacker Dr, Ste 2275			— Last 4 digits of account number 4717				\$502.00	
			When was the debt incurred? 12/2013						
	Number Street			As	-	u file, the c	laim is: Check all t	that apply.	
	Chicago	Illinois	60606	Ш	Contingent				
	City	State	Zip Code	_ ⊔	Unliquidated				
	Who incurred the debt	? Check one.			Disputed				
	Debtor 1 only			Тур	e of NONPRIO	RITY unsec	cured claim:		
	Debtor 2 only				Student loans				
	Debtor 1 and Debto	r 2 only					a separation agreer		
	At least one of the d	lebtors and another			•		eport as priority clai		
	Check if this claim	relates to a comn	nunity debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to	offset?		<b>✓</b>	Other. Specify	024	InstallmentLoan		
	<b>✓</b> No								
	Yes								
4.20	IICIIA-Integrated Imaging			Las	st 4 digits of ac	ccount num	nber		\$35.00
	Nonpriority Creditor's Na 44000 Garfield Rd			Wh	en was the de	bt incurred	n/a	_ _	
	Number Stre	eet		As	of the date you	u file, the c	laim is: Check all t	that apply.	
				$-\Box$	Contingent				
	Clinton Twp	Michigan	48038		Unliquidated				
	City	Michigan State	Zip Code		Disputed				
	Who incurred the debt  Debtor 1 only	? Check one.		Тур	e of NONPRIO	RITY unsec	cured claim:		
	Debtor 2 only				Student loans				
	Debtor 1 and Debto	r 2 only					a separation agreer		
	At least one of the d	·			•		eport as priority clai -sharing plans, and		
	브	relates to a comn	aunity dobt		debts	•		d Other Similar	
	Is the claim subject to		idility debt	✓	Other. Specify		Other		
	No	onset:							
	Yes								
4.01									<b>\$0.00</b>
4.21	IL Secretary of State Nonpriority Creditor's Na	ame		— Las	st 4 digits of a	ccount num	nber	_	\$0.00
	2701 S. Dirksen Parkway Number Stre			Wh	en was the de	bt incurred	l? <u>n/a</u>	=	
	Number Sile	<del>, , , , , , , , , , , , , , , , , , , </del>		As	of the date you	u file, the c	laim is: Check all t	that apply.	
				$-\square$	Contingent				
	Springfield	Illinois	62723		Unliquidated				
	City	State	Zip Code		Disputed				
	Who incurred the debt  Debtor 1 only	? Check one.		Тур	e of NONPRIO	RITY unsec	cured claim:		
	Debtor 2 only				Student loans				
	Debtor 1 and Debto	r 2 only					a separation agreer		
	At least one of the d	ř			•		eport as priority clai -sharing plans, and		
	브		nunity dobt	ᆜ	debts	·		a Julio Sillinal	
	Is the claim subject to	n relates to a comn	idinty debt	✓	Other. Specify		Notice Only		
	No	0001.							
	Yes								

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim			
4.22	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street	Last 4 digits of account number  When was the debt incurred?  n/a  As of the data you file the claim in Check all that apply	\$2,164.90			
	Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Tollway Violations				
4.23	Malcolm S. Gerald and Associates  Nonpriority Creditor's Name 111 W Washington St Ste 450  Number Street  Chicago Illinois 60602  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred?	\$422.05			
4.24	Midwest Diagnostic Pathology, SC  Nonpriority Creditor's Name PO Box 578  Number Street  Park Ridge Illinois 60068  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Medical Bill	\$180.00			

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Part 2:	2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number the	m beginning with 4.5, followed by 4.6, and so forth.	Total claim		
4.25	PENN CREDIT CORPORATION	Last 4 digits of account number	\$144.22		
	Nonpriority Creditor's Name 916 S 14TH ST	When was the debt incurred? n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	HARRISBURG Pennsylvania 171 City State Zip				
	City State Zip Who incurred the debt? Check one.	Code Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:  Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or			
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community de				
	Is the claim subject to offset?				
	✓ No				
	Yes				
4.26	Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number	\$2,084.77		
	200 E. Randolph	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago Illinois 606	01 Unliquidated			
	•	Code Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community do	debts  Other. Specify Gas Bill			
	Is the claim subject to offset?	Other. Specify Gas Bill			
	<b>✓</b> No				
	Yes				
4.27	Sprint Corp.	Last 4 digits of account number	\$0.00		
	Nonpriority Creditor's Name PO Box 7949	When was the debt incurred? n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	Attn Bankruptcy Dept	Contingent			
	0   10	☐ Unliquidated			
	Overland Park Kansas 662 City State Zip	Code Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	<u> </u>	Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or			
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community de	Other. Specify Other			
	Is the claim subject to offset?  No				
	Yes				

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Part 2:	t 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, num	ber them beginning	with 4.5, followed by 4.6, and so forth.	Total claim		
4.28	State Collection Service, Inc.		Last 4 digits of account number	\$5,549.52		
	Nonpriority Creditor's Name 2509 S STOUGHTON RD		When was the debt incurred? n/a			
	Number Street		As of the date you file, the claim is: Check all that apply.			
			— Contingent			
	MADISON Wisconsin	53716	Unliquidated			
	City State	Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only		Type of NONPRIORITY unsecured claim:			
	Debtor 2 only		Student loans			
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a comm	unity debt	Other. Specify Other			
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.29	T mobile Bankruptcy Team Nonpriority Creditor's Name		Last 4 digits of account number	\$0.00		
	PO Box 53410		When was the debt incurred?n/a			
	Number Street		As of the date you file, the claim is: Check all that apply.			
			— Contingent			
	Bellevue Washington	98015	Unliquidated			
	City State	Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only		Type of NONPRIORITY unsecured claim:			
	Debtor 1 only  Debtor 2 only		Student loans			
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a comm	unity debt	─ debts  ☐ Other. Specify  Other			
	Is the claim subject to offset?	-	Other. Specify Other			
	<b>✓</b> No					
	Yes					
4.30	University Plaza c/o IL COLL Unlimited		Last 4 digits of account number	\$3,047.00		
	Nonpriority Creditor's Name 700 N Stewart St		When was the debt incurred?			
	Number Street		<u> </u>			
			As of the date you file, the claim is: Check all that apply.  — Contingent			
			Unliquidated			
	Creve Coeur Illinois City State	61610 Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only		Type of NONPRIORITY unsecured claim:			
	Debtor 2 only		Student loans			
	Debtor 2 only  Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or			
	At least one of the debtors and another		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar			
	片	unity dobt	debts			
	Check if this claim relates to a comm ls the claim subject to offset?	unity debt	Other. Specify Other			
	No					
	Yes					

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Your NONPRIORITY Unsecured Claims - Continuation Page					
After listing any entries on this page, numb	r them beginning with 4.5, followed by 4.6, and so forth.	Total claim			
US DEPT OF ED/GLELSI Nonpriority Creditor's Name 2401 INTERNATIONAL LN Number Street	When was the debt incurred? 1/20	6			
MADISON Wisconsin City State Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a commuls the claim subject to offset?  ✓ No  ☐ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation a divorce that you did not report as priorit debts	igreement or y claims s, and other similar			
Village of Bridgeview Nonpriority Creditor's Name 7500 S. Oketo Ave Number Street  Bridgeview Illinois City State Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a commuls the claim subject to offset?  ✓ No  Yes	As of the date you file, the claim is: Checcontingent  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation a divorce that you did not report as priorit Debts to pension or profit-sharing plans debts	greement or y claims s, and other similar			
Village of Hillside Nonpriority Creditor's Name 425 Hillside Ave. Number Street  Hillside Illinois City State  Who incurred the debt? Check one.  ✓ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	As of the date you file, the claim is: Check Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation a divorce that you did not report as priorit Debts to pension or profit-sharing plans debts	greement or y claims			
	After listing any entries on this page, number US DEPT OF ED/GLELSI Nonpriority Creditor's Name 2401 INTERNATIONAL LN Number Street  MADISON Wisconsin City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a communis the claim subject to offset? No Yes Village of Bridgeview Nonpriority Creditor's Name 7500 S. Oketo Ave Number Street  Bridgeview Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a communis the claim subject to offset? No Yes  Village of Hillside Nonpriority Creditor's Name 425 Hillside Ave. Number Street  Hillside Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Check if this claim relates to a communis the claim subject to offset?	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  US DEPT OF ED/GLELS! Number Street  As of the date you file, the claim is: Chec Contingent  MADISON Wisconsin 53704   Contingent  Madison Wisconsin 53704			

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Wells-Burton Debtor 1 Juanita M. Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 Village of LaGrange \$200.00 - Last 4 digits of account number Nonpriority Creditor's Name 304 W Burlington When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60525 La Grange Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other Other. Specify \_ Is the claim subject to offset? No  $\overline{\phantom{a}}$ Yes Village of Maywood \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 125 S. 5th Ave. As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Maywood Illinois 60153 State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Other

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes

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Debtor 1 Juanita Wells-Burton M. Case number (if known) First Name Last Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div. On which entry in Part 1 or Part 2 did you list the original creditor? Name 50 W. Washington St. Line 4.6 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Illinois 60602 Chicago Last 4 digits of account number City Zip Code State Pekay & Blitstein PC On which entry in Part 1 or Part 2 did you list the original creditor? Name 77 W Washington # 400 Line 4.6 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Illinois 60602 Chicago Last 4 digits of account number City State Zip Code Trace Ambulance On which entry in Part 1 or Part 2 did you list the original creditor? Name

Line 4.23

of (Check

one):

Last 4 digits of account number

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured

8400 183rd Pl

Street

Illinois

State

60487

Zip Code

Number

Tinley Park

City

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Debtor 1 Juanita M. Wells-Burton Case number (if known)

TIISLIVAI	ivilidate Name Last Name			
Part 4: Add th	e Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purpos	ses onl
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$16,520.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$51,530.24	
	6i Total Add lines 6f through 6i	6i	\$68,050.24	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Juanita	M.	Wells-Burton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number			(otato)

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Juanita	M.	Wells-Burton	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(State)	
(If known)				
				Check if this is an amended filing
Official	Form 106H			Ç
Official	1 01111 10011			
<b>Schedul</b>	e H: Your Cod	lebtors		12/15
No Yes  2. Within the Idaho, Lor	e last 8 years, have you uisiana, Nevada, New Mex Go to line 3.	<b>lived in a community pro</b> ico, Puerto Rico, Texas, W	not list either spouse as a concept, state or territory? (Cashington, and Wisconsin.)	Community property states and territories include Arizona, California,
	No	-1,31	, ,	
	Yes. In which communit	y state or territory did you	u live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	<del></del>
	•			our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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			. age .e			
Fill in this information to identify	your case:					
Debtor 1 Juanita	M.	Wells-B	urton			
First Name	Middle Name	Last Na	me	— Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Noves	Loot No		_	An amended filing	
	Middle Name	Last Na			A supplement showing post-petition cha	ntar 1
United States Bankruptcy Court for the:  Case number	Northern	District of Illin (St	ois ate)		expenses as of the following date:	иртег т
(If known)				_	MM / DD / YYYY	
Official Form 106I						
Schedule I: Your In	come					12/1
	l, attach a separate she y question.				not include information about you ional pages, write your name and o	
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status	<b>✓</b> Employ	ed		Employed	
If you have more than one job, attach a separate page with		Not Em			Not Employed	
information about additional employers.	Occupation		pioyou			
Include part time, seasonal, or self-employed work.	Employer's name	Advocate H	ealth Care			
	Employer's address	4220 W. 95	ith St.			
Occupation may include student or homemaker, if it applies.		Number Stre	et		Number Street	
		Oak Lawn	Illinois	60453		
		City	State	Zip Code	City State Zip Code	)
	How long employed there?	1 week				
Part 2: Give Details About M	Monthly Income					
spouse unless you are separated.	-	•		•	write \$0 in the space. Include your non-f	
If you or your non-filing spouse hav more space, attach a separate she		, combine the ir			or that person on the lines below. If you r  For Debtor 2 or	need
			For	Debtor 1	non-filing spouse	
List monthly gross wages, sal deductions.) If not paid monthly be.			2.	\$3,039.92		
3. Estimate and list monthly ove	rtime pay.		3.	+ \$0.00		
4. Calculate gross income. Add	ine 2 + line 3.		4.	\$3,039.92		

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Debtor 1 Juanita First Name		Wells-Burton	Case number	r (if	
Filst Name	Midule Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4.	\$3,039.92	<u> </u>	
5. List all payroll deductions:					
5a. Tax, Medicare, and Soc		5a.	\$319.87		
5b. Mandatory contributio	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	s for retirement plans	5c.	\$0.00		
5d. Required repayments		5d.	\$0.00		
5e. <b>Insurance</b>		5e.	\$328.25		
5f. Domestic support oblig	ations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
· ·	cify:	5h. +	\$0.00 +		
•	s. Add lines 5a + 5b + 5c + 5d + 5e +5		\$648.12		
	ke-home pay. Subtract line 6 from line	4. 7.	\$2,391.81		
8. List all other income regula	arly received:				
•	l property and from operating a				
	ach property and business showing and necessary business expenses, and ome.	8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support paymer dependent regularly re	nts that you, a non-filing spouse, or eceive	a			
Include alimony, spousa divorce settlement, and p	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	nsation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance a cash assistance that you	stance that you regularly receive and the value (if known) of any non- receive, such as food stamps (benefits Nutrition Assistance Program) or		40.00		
		8f.	\$0.00		
8g. Pension or retirement		8g.	\$0.00		
8h. Other monthly income		8h. +	\$0.00 +		1
9. Add all other income Add II	ines 8a + 8b + 8c + 8d + 8e + 8f +8g +	+ 8h. 9.	\$0.00		
10. Calculate monthly income Add the entries in line 10 for	e. Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$2,391.81 +		\$2,391.81
Include contributions from a friends or relatives.	ntributions to the expenses that you an unmarried partner, members of your stready included in lines 2-10 or amou	household, your o	ependents, your roomn	,	
Specify:	,		, , , , , , , ,		11. + \$0.00
	st column of line 10 to the amount in immary of Schedules and Statistical Su				12. \$2,391.81
					Combined monthly income
13. Do you expect an increase No.	e or decrease within the year after	you file this form?	•		
Voc. Fundain:					
Yes. Explain:					

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		Do	ocument Page 42 of	87	
Fill in this infor	mation to identif	y your case:		l	
Debtor 1	Juanita First Name	M. Middle Name	Wells-Burton  Last Name		
Debtor 2	· ···ot · ··a····o		2451.14.116	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	
	Bankruptcy Court	for the: Northern	District of Illinois (State)	A supplement show expenses as of the	wing post-petition chapter 13 a following date:
Case number (If known)	-			MM / DD / YYYY	<u> </u>
	Form 10 e J: Your	6J Expenses			12/15
information. If		eeded, attach another sheet to	e are filing together, both are equ this form. On the top of any additi		•
Part 1: Desc	cribe Your Ho	usehold			
1. Is this a join	nt case?				
No Go	to line 2				
Yes. Do	oes Debtor 2 live	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Ex	xpenses for Separate Household of D	Pebtor 2.	
2. Do you have	e dependents?	<b>✓</b> No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	for Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include	<b>I</b> ✓ No			
expenses of	f people other	✓ No			
yourself and dependents	-	Yes			
Part 2: Estin	mate Your On	going Monthly Expenses			
	of a date after th		ess you are using this form as a supsignmental Schedule J, check		
	•	h non-cash government assistar luded it on <i>Schedule I: Your Inc</i> o	•		Your expenses
	or home owner or the ground or k		e. Include first mortgage payments a	nd	<b>\$1,000.00</b>
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Juanita M. Wells-Burton Case number (if known)
First Name Middle Name Last Name

I list Name ivilidie vanie Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$250.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$250.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$250.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$25.00
11. Medical and dental expenses	11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$160.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$300.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	40	<b>#0.00</b>
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
	208	<del></del>

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Debtor 1			M.	Wells-Burton	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21.Other	r. Speci	fy:				21	=	\$0.00
00 0-1-								
	-	our monthly expenses.						\$2,385.00
		es 4 through 21.	( D ) (				_	\$0.00
			,· •	, from Official Form 106J-2				\$2,385.00
		22a and 22b. The resul		enses.		22.		
23.Calcu	ılate yo	our monthly net income	€.					
23a. (	Copy lir	ne 12 (your combined me	onthly income) from	Schedule I.		23a		\$2,391.81
23b. (	Сору у	our monthly expenses fro	om line 22 above.			23b		\$2,385.00
		t your monthly expenses		ncome.				\$6.81
	The res	ult is your monthly net ir	icome.			23c		
For e	example	e, do you expect to finish	paying for your car	ses within the year after you loan within the year or do you modification to the terms of you	expect your			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Juanita	M.	Wells-Burton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Casa numbar			(State)
Case number (If known)			

### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Juanita Wells-Burton	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/23/2019	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in th								
Debtor	1	Juanita First Name	M. Middle Na	Wells-Bur ame Last Nam				
Debtor		- Ist Name	Middle Na	ame Last Nam	<u> </u>			
(Spouse,	if filing)	First Name	Middle Na	ame Last Nam	е			
United \$	States B	ankruptcy Court for the:	Northern	District of Illino (Stat				
Case nu (If known)								
Offic	cial	Form 107				•		Check if this is amended filing
State	emei	nt of Financia	al Affairs fo	r Individuals	Filing for E	Bankru	ıptcy	04/
informa	ation. If		ed, attach a separ	rried people are filing rate sheet to this form				
Part 1:	Give	<b>Details About Your</b>	Marital Status a	nd Where You Lived	Before			
1. V	Vhat is y	your current marital st	atus?					
Г	Mar	ried						
Ī	Not	married						
2. D	uring t	he last 3 years, have y	ou lived anywhere o	other than where you liv	ve now?			
_	<b>✓</b> No		-	other than where you liv 3 years. Do not include v		v.		
_	No Yes.		-			v.		Dates Debtor 2 lived there
_	No Yes.	. List all of the places y	-	B years. Do not include v	where you live nov			
_	No Yes.	. List all of the places yo	-	B years. Do not include we be a part of the part of th	Debtor 2:			there Same as Debtor 1
_	No Yes.	. List all of the places y	-	B years. Do not include v	Where you live now			there
_	No Yes.	. List all of the places yo	-	B years. Do not include volume between Dates Debtor 1 lived there	Debtor 2:			there  Same as Debtor 1  From
_	No Yes.	List all of the places ye	-	B years. Do not include volume between Dates Debtor 1 lived there	Debtor 2:		Zip Code	there  Same as Debtor 1  From
_	Non Yes.	List all of the places ye	ou lived in the last 3	B years. Do not include volume between Dates Debtor 1 lived there	Debtor 2:  Same as De  Number Street	ebtor 1 State	Zip Code	there  Same as Debtor 1  From
_	No Yes.  Deb	List all of the places ye	ou lived in the last 3	B years. Do not include volume between Dates Debtor 1 lived there	Debtor 2:  Same as De  Number Street  City  Same as De	ebtor 1 State	Zip Code	there  Same as Debtor 1  From To
_	No Yes.  Deb	List all of the places year of the year of	ou lived in the last 3	Dates Debtor 1 lived there  From To	Debtor 2:  Same as De  Number Street	ebtor 1 State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
_	No Yes.  Deb	List all of the places yes  tor 1:  State  State	ou lived in the last 3	B years. Do not include v  Dates Debtor 1 lived there  From To	Debtor 2:  Same as De  Number Street  City  Same as De	ebtor 1 State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From

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Wells-Burton Debtor 1 Juanita Case number (if known) First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages,  $\overline{\mathbf{A}}$ Wages, \$14027.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$21993.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2018 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$22585.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2017 ) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$0.00 Est. Unemployment From January 1 of current year until the date you filed for bankruptcy: Est. Unemployment \$0.00 For last calendar year: (January 1 to December 31, 2018 \$4,563.00 Est. Unemployment For the calendar year before that: (January 1 to December 31, 2017

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Wells-Burton Debtor 1 Juanita Case number (if known) First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or

vendors
Other

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Juanita		M.	We	lis-Burton	Case number	(if known)
First Name		Middle Name	Las	Name	<del>-</del>	
iders include you porations of whi	ur relatives; a ch you are a e for a busir	any general partner an officer, director, ness you operate a	s; relatives of any operson in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
No						
Yes. List all pa	ayments to a	an insider.				
-			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
nsider? nclude payments c  No Yes. List all pa		ranteed or cosigno	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				

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Wells-Burton Debtor 1 Juanita Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened

Number Street

State

Zip Code

City

Property was repossessed.

Property was foreclosed.

Property was garnished.

Property was attached, seized, or levied.

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Debto	or 1 Juanita	M.	Wells-Burton	Case number (if known)		
	First Name	Middle Name	Last Name	<del></del>		
	Within 90 days before you file accounts or refuse to make a		d any creditor, including a ba you owed a debt?	nk or financial institution, s	et off any amou	ints from your
ļ	No					
	Yes. Fill in the details.					
			Describe the action the	creditor took	Date action was taken	Amount
	Creditor's Name					
	Number Street		_			
			_ Last 4 digits of account n	umber: XXXX-		
	City State	Zip Code	_			
	,	р				
	Within 1 year before you filed appointed receiver, a custodi		s any of your property in the p al?	ossession of an assignee for	the benefit of o	creditors, a court-
	<b>√</b> No					
L	<b>-</b>					
L	Yes					
Part 5	List Certain Gifts and	Contributions				
13.	Within 2 years before you file	ed for bankruptcy, d	id you give any gifts with a to	tal value of more than \$600	per person?	
	<b>✓</b> No					
	Yes. Fill in the details for	each gift.				
	Gifts with a total value of per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gav	e the Gift	_			
	-		_			
	Number Street		_			
	City State	Zip Code	_			
	Person's relationship to yo	•				
		u				
			_			
	Person to Whom You Gav	e the Gift	_			
			_			
	Number Street					
	City State	Zip Code	_			
	Person's relationship to yo	u				

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Debtor 1	Juanita	1	M.	Wells-Burton	Case number (if know	rn)	
	First Name		Middle Name	Last Name			
4. Wit	hin 2 years before yo	u filed for l	bankruptcy, did	you give any gifts or contribu	tions with a total value o	of more than \$600	to any charity?
	No						
✓	No						
	Yes. Fill in the details	s for each (	gift or contribution	on.			
	Gifts or contribution	ne to chari	tioc	Describe what you contri	huted	Date you	Value
	that total more than		lies	Describe what you conti	buteu	contributed	Value
	that total more than	11 4000				Continuated	
	Charity's Name						
	Number Ctreet						
	Number Street						
	0.1		7'- 01-				
	City S	tate	Zip Code				
art 6:	List Certain Losse	es					
<b>✓</b>	No Yes. Fill in the details  Describe the proper	rty you lost	t and	Describe any insurance of		Date of your	Value of property
	how the loss occur	red		Include the amount that in pending insurance claims of A/B: Property.		loss	lost
	List Certain Paym						
	No Voc Fill in the details	0					
lacksquare	Yes. Fill in the details	5.					
				Description and value of a transferred	any property	Date payment or transfer was made	Amount of payment
	Operation of the second						Φ0.00
	Semrad Law Firm	.1		Attorney's Fee - 0.00		5/23/2019	\$0.00
	Person Who Was Pai						
	11101 S. Western Av	renue					
	Number Street						
		linois	60643				
	City S	tate	Zip Code				
	Email or website add	ress					
	None		76.51				
	Person Who Made th	ie Payment,	if Not You				
	Person Who Was Pai	d					
	Number Street						
	Number Street						
	Number Street	State	Zip Code				
	Number Street  City S	itate	Zip Code				
	Number Street	itate	Zip Code				
	Number Street  City S	itate					

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Debt	or 1	Juanita	M.	Wells-Burton	Case number	(if known)	
		First Name	Middle Name	Last Name		· · ·	
17.	help	nin 1 year before you filed by you deal with your cred not include any payment on	litors or to make paym		our behalf pay or t	transfer any property to a	nyone who promised to
	<u>~</u>	No					
	Ш	Yes. Fill in the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu and	transfers that you have alre	and transfers made as s	security (such as the granting of	a security interest or	r mortgage on your property	r). Do not include gifts
		Yes. Fill in the details.					
				Description and value of patransferred	paym	ribe any property or nents received or debts pa change	Date transfer was made
		Person Who Received Tra	ınsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
9.	ben	nin 10 years before you fi eficiary? ese are often called asset-pr		d you transfer any property to	a self-settled trus	t or similar device of whic	ch you are a
	_	No	,				
	Ц	Yes. Fill in the details.		Description and value of	the property trans	sferred	Date transfer was
		Nome of twict					made
		Name of trust					

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 Debtor 1 First Name
 M.
 Wells-Burton
 Case number (if known)

 Last Name
 Middle Name
 Last Name

Part	8:	List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, a	nd Stor	age Units		
20.	mov Incl	hin 1 year before you filed for bankruptcy, wed, or transferred? ude checking, savings, money market, or other peratives, associations, and other financial instit	financial accounts; certificates of dep				
		No Yes. Fill in the details.					
			Last 4 digits of account number	Type of instrun	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	_ XXXX-		ecking vings		
		Number Street	_	Мо	oney market		
		City State Zip Code	_	Oth	okerage her		
		· ·	_ XXXX-	☐ Ch	ecking		
		Person Who Was Paid			vings		
		Number Street	_	☐ Mc	oney market		
			_	Bro	okerage		
		City State Zip Code	_	Oth	her		
	othe	er valuables? No Yes. Fill in the details.	Who else had access to it?		Describe the conter	nts	Do you still have it?
		Name of Financial Institution	Name				No
		Number Street	Number Street				Yes
			City State Zip	Code			
		City State Zip Code					
22.	Hav	e you stored property in a storage unit or p	lace other than your home within	1 year be	fore you filed for bankr	uptcy?	
	<b>✓</b>	No Yes. Fill in the details.					
	Ц		Who else had access to it?		Describe the conter	ıts	Do you still have it?
		Name of Storage Facility	Name				No
		Number Street	Number Street				Yes
			City State Zip	Code			
		City State Zip Code					

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Page 55 of 87 Document Wells-Burton Debtor 1 Juanita Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice

City

Name of site

Number Street

State

Zip Code

State

Zip Code

Governmental unit

**NumberStreet** 

City

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Debt		Juanita	M.	Wells-Burton	Case numb	er (if known)	_
		First Name	Middle Name	Last Name			
26.	Hav	e you been a party	, in any judicial or adminis	strative proceeding under	any environmental law	? Include settlements and orde	rs.
	<b>✓</b>	No					
		Yes. Fill in the det	ails.				
				Court or agency	Natu	ure of the case	Status of the case
		Case title		Court Name			Pending
							On appeal
		Case number		NumberStreet			Concluded
				City State	Zip Code		_
Part	11:	Give Details Ab	oout Your Business or C	Connections to Any Bu	siness		
27.	Witl	nin 4 years before	you filed for bankruptcy, d	lid you own a business or	have any of the following	ng connections to any business	?
		A sole propri	etor or self-employed in a t	trade, profession, or other	r activity, either full-time	or part-time	
			a limited liability company	•		·	
		A partner in a		. ,			
		ш .	rector, or managing execu	tive of a corporation			
			at least 5% of the voting or	•	poration		
		_	_		o c. ca.c		
	<b>✓</b>		bove applies. Go to Part 1				
		Yes. Check all that	at apply above and fill in th	e details below for each b	ousiness.		
				Describe the natu	ure of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Dusiness Name					
		Number Street				Dates business existed	
		City	State Zip Code	Name of account	ant or bookkeeper	F T-	
		City	State Zip Gode			From To	
				Describe the natu	ure of the business	Employer Identification no include Social Security no	
						EIN:	
		Business Name					
		Number Street				Dates business existed	
				Name of account	ant or bookkeeper		
		City	State Zip Code			From To	
				Describe the natu	ure of the business	Employer Identification no	umber Do not
						include Social Security no	umber or ITIN.
		Business Name		<del></del>		EIN:	
		Number Cturet				Dates business existed	
		Number Street		Name of account	ant or bookkeeper	Dates pusifiess existed	
		City	State Zip Code			From To	

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Deb	tor 1	Juanita	M.	Wells-Burton	Case number (if known)
		First Name	Middle Name	Last Name	
28.		nin 2 years before you filed ditors, or other parties. No Yes. Fill in the details belo		give a financial statement to	o anyone about your business? Include all financial institutions,
				Date issued	
		Name	_	MM/DD/YYYY	
		Number Street			
		Number Street			
		City State	Zip Code		
		i	•		
Par	t 12:	Sign Below			
	true a	and correct. I understand t kruptcy case can result in	that making a false state I fines up to \$250,000, or	ment, concealing property, c	, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Juanita V Signature of De			Signature of Debtor 2
		Signature or De	DIOI I		Date
		Date 5/23/201	9		Date
	✓ N	lo 'es		nancial Affairs for Individuals	s Filing for Bankruptcy (Official Form 107)? ruptcy forms?
	✓ N	lo			
	Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:					
Debtor 1	Juanita	M.	Wells-Burton		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)					

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.						
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?				
	Creditor's name: CREDITACPT  Description of property securing debt: 2008 Mercedes-Benz C300	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. ✓ Yes.				
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.				
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.				
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	No. Yes.				

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Debtor	Juanita	M.	Wells-Burton	Case number (i	if
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Perso	onal Property Leases	<b>i</b>		
informa		ate leases. Unexpired le	eases are leases ti	nat are still in effect; the lea	ed Leases (Official Form 106G), fill in the ase period has not yet ended. You may
Des	cribe your unexpired personal	property leases			Will the lease be assumed?
Les	sor's name:				☐ No ☐ Yes
	cription of leased perty:				
Les	sor's name:				☐ No ☐ Yes
	cription of leased perty:				
Les	sor's name:				□ No □ Yes
	cription of leased perty:				
Les	sor's name:				☐ No ☐ Yes
	cription of leased perty:				
Les	sor's name:				□ No □ Yes
	cription of leased perty:				
Les	sor's name:				□ No □ Yes
	cription of leased perty:				
Les	sor's name:				□ No □ Yes
	cription of leased perty:				_
Part 3:	Sign Below				
	r penalty of perjury, I declare t erty that is subject to an unexp		/ intention about a	any property of my estate th	nat secures a debt and any personal
<b>x</b> ,	s/ Juanita Wells-Burton		×		
Si	gnature of Debtor 1			Signature of Debtor 2	
Da	ate 5/23/2019 MM/DD/YYYY			Date MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

		110111101111	District of illinois		
In re	Juanita M. Wells-Burto	n	Case I	No.	
	Debtor				(If known)
			Chapt	er	Chapter 7
	DISCLOSURE OF	COMPENSA	TION OF ATTORN	NEY FOR	DEBTOR
CC	ursuant to 11 U.S.C. § 329(a) and l ompensation paid to me within one andered or to be rendered on behalf	year before the filing	of the petition in bankruptcy, or	r agreed to be pa	aid to me, for services
Fo	or legal services, I have agreed to a	ccept			\$1,765.00
Pi	rior to the filing of this statement I	have received			\$0.00
В	alance Due				\$1,765.00
2. Th	he source of the compensation pai	d to me was:			
	<b>✓</b> Debtor	Other (s	pecify)		
3. Th	he source of the compensation pai	d to me is:			
	<b>✓</b> Debtor	Other (s	pecify)		
4.	I have not agreed to share the ab members and associates of my l		nsation with any other person ເ	unless they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the a			t
5. In	return for the above-disclosed fee	, I have agreed to rend	er legal service for all aspects o	f the bankruptc	y case, including:
	<ul> <li>a. Analysis of the debtor's finar bankruptcy;</li> </ul>	ncial situation, and ren	dering advice to the debtor in c	letermining whe	ther to file a petition in
	b. Preparation and filing of any	petition, schedules, st	atements of affairs and plan wh	nich may be requ	uired;
	c. Representation of the debtor	at the meeting of cred	litors and confirmation hearing	, and any adjour	ned hearings thereof;
6. B	y agreement with the debtor(s), the	above-disclosed fee o	does not include the following s	services:	
		CEF	RTIFICATION		
	ertify that the foregoing is a comple (s) in this bankruptcy proceedings.	te statement of any ag	reement or arrangement for pay	ment to me for	representation of the
	5/23/2019		/s/ Elliott Wal	II	
	Date		Signature of Attor		
			Semrad Law Fir	m	
			Name of law fin	m	

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
  - a. Before the case is filed, the Firm agrees to:
    - Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as nonbankruptcy options, and answer your questions;
    - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
    - Personally review with you and sign the completed petition, statements, and schedules;
    - iv. Timely prepare and file your petition, statements, and schedules,
    - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
  - The fee for services provided before the case is filed is \$0.00.
  - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will <u>not</u> seek reimbursement.
- 4. Post-Petition Fees.
  - a. After the case is filed, the Firm agrees to:
    - Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;

- Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized by a creditor;
- Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education course;
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the case;
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss the case;
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the case.
- b. The fee for services provided after the case is filed is \$1,765.00.
- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.

- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
  - Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
  - ii. Request that the Firm pay the costs on your behalf for which it will seek reimbursement from you;
- 5. Retainers and Payments to the Firm.
  - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
  - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
  - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You

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do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

8. Merger. This agreement constitutes the entire agreement between you and the Firm. Any previous discussions or agreements are not valid or enforceable unless contained in this document.

Very truly Yours,	
Attorney, The Semrad Law Firm	
CONFIRMED:	
Client	Client
5/23/2019	
Date	Date

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The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

#### CHAPTER 7 DISCLAIMERS

1.	I understand that The Semrad Law Firm, LLC has pulled my credit report, but that credit report does not
	report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad
	Law Firm, LLC to-list in my bankruptcy.
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 I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.

3. I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my driver's license or State ID and my original social security card. I understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held.

4. I understand and agree to complete my 2<sup>nd</sup> credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate cost for the 2<sup>nd</sup> course. I understand that failure to complete this 2<sup>nd</sup> course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional filing fees would have to be paid to re-open my case to file the 2<sup>nd</sup> Debtor Education certificate.

5. If I have a garnishment coming out of my paycheck, The Semrad Law Firm, LLC will send notice of the bankruptcy to my payroll department and garnishing creditor to stop wage garnishments as long as I provide my payroll department contact information. If I choose to not provide my payroll contact information, I understand and agree that it is my responsibility to contact my payroll and garnishing creditor and provide them with proof of filing. Further, although the Semrad Law Firm, LLC will send notice of the bankruptcy filing to my payroll department and garnishing creditor, it is my responsibility to ensure notice was received.

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The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.

SmruB\_\_\_\_

7. I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff, of the Chapter 7 department for the remainder of my case.

8. I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.

9. I further understand that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.

10. I understand that the following debts will not be discharged in my Chapter 7 (this list shows the most common non-dischargeable debts, but not necessarily all): parking tickets, moving violations, student loans, certain governmental debts including taxes and code violations, and child support.

11. I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.

12. I understand that I will work with my attorney to ensure the reaffirmation agreements are timely received, signed and filed with the Court. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the Court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest and deny the reaffirmation.

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The Semrad Law Firm, LLC
20 S. Clark Street, 28th Floor Chicago IL 60603
gnes
13. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit
repair.
14. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans
during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brough against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.
gnis
15. I have disclosed all prior bankruptcies that I have filed in the last eight (8) years. I further understand that if I have filed a Chapter 7 bankruptcy in the last eight (8) years, I am not eligible to file a Chapter 7 right now.
gnib
16. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.
17. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale. I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale

date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue

me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

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The Semrad Law Firm, LLC 20 S. Clark Street, 28th Floor Chicago IL 60603

18. I understand that if I have a co-signer on any of my debts, the co-signer will still be responsible for that debt after the case is filed.

19. I agree that I authorized The Semrad Law Firm, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.

### Disclosure Pursuant to 11 U.S.C. §527(a)(2)

#### You are notified:

- All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- Information that you provide during your case may be audited pursuant to
  provisions of the Bankruptcy Code. Failure to provide such information may result in
  dismissal of the case under this title or other sanction, including criminal sanctions.

I have been provided a copy of th	e above disclosure.
Debtor Debtor	5/23/2019 Date
Debtor	 Date

# IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I have been provided a copy of the abov	e disclosure.
Debyor Debyor	5/23/2019 Date
Debtor	Date

### DISCLAIMER REGARDING STRATUS INTELLIGENCE

Please be advised that some of the partners of this firm have a financial interest in the company, Stratus Intelligence, LLC, that developed and provides to this firm (as well as other firms) the computer software used process its clients' matters. You will not be charged any extra fees or costs as a result of the firm's use of this software as compared to other software. However, as a result of his financial interest in the software company, the interested partners will receive a financial benefit in the range of \$10-15 from the use of this software to process your matter should you determine to retain the firm for your case. The firm does not utilize any other software to process its clients' matters. The firm's use of the software does not impact on the obligations of firm attorneys to exercise independent professional judgment on your behalf with respect to your matter. You are; of course, free to select any counsel of your choice to represent you with respect to your matter.

I have read and understand the above disc	claimer.
Lyantal Wells Buton Debtor	5/23/2619 Date
Debtor	Date

## THE SEMRAD LAW FIRM, LLC

# CHAPTER 7 CHICAGO PARKING TICKETS DISCLAIMER

You have chosen to file a Chapter 7 bankruptcy and have included parking tickets owed to the City of Chicago in your list of debts. Parking tickets are not dischargeable in Chapter 7. However, effective January 1, 2019, the City of Chicago has enacted an ordinance that will waive parking, standing, compliance, automated camera tickets, fees and penalties including boot, impound, storage, and administrative fees, as long as those debts are more than 3 years old as of the date you file your Chapter 7 filing.

In the event you owe any recent Chicago tickets or fees than are less than 3 years old, you will have to complete a payment plan for the recent tickets and fees before any old tickets or fees are waived. The payment plan offered by the City of Chicago can be viewed at <a href="https://www.citvofchicago.org/city/en/depts/fin/supp\_info/revenue/parking\_and\_red-lightticketpaymentplans.html">https://www.citvofchicago.org/city/en/depts/fin/supp\_info/revenue/parking\_and\_red-lightticketpaymentplans.html</a>.

WARNING: If you begin a payment plan for recent tickets and fees and then default on that plan, no tickets will be waived and you will be responsible for the full amount due including all older tickets and fees.

Because this ordinance is very recent and has not been sufficiently tested, it is difficult to DebtStoppers to advise you as to whether you should file a Chapter 7 or Chapter 13 for Chicago parking tickets. This ordinance only applies to tickets issued by the City of Chicago and does not apply to any other municipalities or state tickets. This ordinance does not apply to Illinois tollways violations. These other debts will remain non-dischargeable if you file a Chapter 7. If you also have these debts or are concerned about your ability to successfully complete the plan offered by the City of Chicago, a Chapter 13 may be a better option since it is the only type of bankruptcy that can discharge governmental lines such as parking tickets and tollway violations.

Debtor Name Date

Debtor Name Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Wells-Burton, Juanita M.	Case No	
	Debtor(s)	Chapter.	Chapter7
	VERIFICAT	TION OF CREDITOR MAT	TRIX
T nowledge	The above named Debtors hereby verify than e.	t the attached list of creditors is tr	rue and correct to the best of their
ate:	5/23/2019	/s/ Wells-Burton Wells-Burton, Ju Signature of Del	uanita M.

US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

FlexPay 1602 Tullamore Avenue Bloomington, IL, 61704

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

Great American Finance 11380 Prosperity Farms Rd Ste 221 Palm Bch Gdns, FL, 33410

COMENITYBANK/VICTORIA 220 W SCHROCK RD WESTERVILLE, OH, 43081

A/R CONCEPTS 18-3 E DUNDEE RD STE 330 BARRINGTON, IL, 60010

Clerk, First Mun Div. 50 W. Washington St. Rm. 1001 Chicago, IL, 60602

Pekay & Blitstein PC 77 W Washington # 400 Chicago, IL, 60602

Trace Ambulance 8400 183rd Pl Tinley Park, IL, 60487

CREDITACPT 25505 W 12 MILE RD SOUTHFIELD, MI, 48034 EXPRESAUTOFI 7554 N. California Ave Chicago, IL, 60645

Advocate Christ Hospital 4440 95th Street Oak Lawn, IL, 60453

AmeriCash Loans 7460 S Cicero Ave Chicago, IL, 60629

Capital One PO Box 21887 Saint Paul, MN, 55121

City of Chicago Department of Finance C/O Arnold S Harris 111 W Jackson Ste 600 Chicago, IL, 60604

IL Tollway 2700 Ogden Ave Downers Grove, IL, 60515

Peoples Gas 200 E. Randolph Chicago, IL, 60601

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

University Plaza c/o IL COLL Unlimited 700 N Stewart St Creve Coeur, IL, 61610

Village of Bridgeview 7500 S. Oketo Ave Bridgeview, IL, 60455

Village of Hillside 425 Hillside Ave. Hillside, IL, 60162 Village of LaGrange 304 W Burlington La Grange, IL, 60525

Village of Maywood 125 S. 5th Ave. Maywood, IL, 60153

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL, 60181

Malcolm S. Gerald and Associates 111 W Washington St Ste 450 Chicago, IL, 60602

Consultants in Cardiology & Electrophysiology LLC 3545 W 95th St Evergreen Park, IL, 60805

ACL Laboratories PO Box 27901 Milwaukee, WI, 53227

GC Services Limited Partnership PO Box 79 Elgin, IL, 60121

IICIIA-Integrated Imaging Consultants, LLC 44000 Garfield Rd Clinton Twp, MI, 48038

Midwest Diagnostic Pathology, SC PO Box 578 Park Ridge, IL, 60068

PENN CREDIT CORPORATION 916 S 14TH ST HARRISBURG, PA, 17104

State Collection Service, Inc. 2509 S STOUGHTON RD MADISON, WI, 53716

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Advocate Medical Group 8550 W Byn Mawr Ave # 8th Floor Chicago, IL, 60631

Advocate Christ Medical Center 4440 W 95th St Oak Lawn, IL, 60453

Comcast 1255 W North Ave Chicago, IL, 60622

Sprint Corp. PO Box 7949 Attn Bankruptcy Dept Overland Park, KS, 66207

T mobile Bankruptcy Team PO Box 53410 Bellevue, WA, 98015

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Debtor 1 Juanita First Name	M. Middle Name	Wells-Burton Last Name	Case number (if known)		
	estions for Reporting Purp				
16. What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 1 16b. Are your debts prim	narily consumer debts idual primarily for a pe bb. 7. arily business debts? s or investment or thro bc. 7.	ersonal, family, or househouse Business debts are debtough the operation of the	s that you incurred to obtain business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid  No.	apter 7. Do you estimate		perty is excluded and administrative d creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 10,001-\$50 million 10,001-\$100 million 100,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below	I have examined this petition	on, and I declare unde	r nenalty of perium that th	ae information provided in true and	
For you	correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
			ode, specified in this petition.		
I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 yields both. 18 U.S.C. §§ 152, 1341, 1549, and 3571.					
	/s/ Juanita Wells-Burto	on Alexanta	MBut Signature of D	Debtor 2	
	Executed on5/23/	2019 M / DD / YYYY	Executed or	MM / DD / YYYY	

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		DO	cument Page 83	0187
Fill in this info	mation to identify your c	ase:		
Debtor 1	Juanita	м.	Wells-Burton	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<b>→</b>
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
20 %	and a great at the control of the co		(State)	-
Case number (If known)	<del></del>			-
Official	Form 106De	C		Check if this is an amended filing
Declarat	ion About an	_ Individual Deb	tor's Schedules	12/15
	1341, 1519, and 3571. 1 Below			
☑ No	AND DESCRIPTION OF THE PROPERTY.	one who is NOT an attorn	ney to help you fill out bankru	
L Yes.	Name of person		Attach Bankruptcy Pet Signature (Official Form	ition Preparer's Notice, Declaration, and n 119).
Under pe that they	nalty of perjury, I declar	NO. 1600 ST.		

Signature of Debtor 2

MM/DD/YYYY

Date



Signature of Debtor 1

MM/DD/YYYY

Date 5/23/2019

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Debtor 1	Juanita First Name	M. Middle Name	Wells-Burton Last Name	Case number (If known)
28. Wit cre		ı filed for bankruptcy, did y		ent to anyone about your business? Include all financial institutions
	Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		=	
	Cltr.	7-0-1-	<b>-</b> 8	
	City 5	State Zip Code		
Part 12:	Sign Below			
a bai	nkruptcy case can res	ult in fines up to \$250,000	, or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 5/23	3/2019		Date
Did y	ou attach additional ;	pages to Your Statement of	f Financial Affairs for Indiv	viduals Filing for Bankruptcy (Official Form 107)?
12.00	No	ě		30 9 d 80
<u> </u>	Yes			
Did y	ou pay or agree to pa	y someone who is not an a	ttorney to help you fill out	bankruptcy forms?
$\checkmark$	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).



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Debtor	Juanita	М.	Wells-Burton	Case number (if	
1	First Name	Middle Name	Last Name	known)	_
Part 2:	List Your Unexpir	red Personal Property Lease	es		
informa	tion below. Do not li	property lease that you listed in st real estate leases. Unexpired nal property lease if the trustee	leases are leases that ar	Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may l.S.C. § 365(p)(2).	
Des	cribe your unexpire	d personal property leases		Will the lease be assumed?	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:		-1	□ No □ Yes	
	cription of leased perty:			— »	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:			_	
Les	sor's name:		-11	□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:			<b>—</b>	
Part 3:	Sign Below				
Unde	r penalty of perjury,	I declare that I have indicated i	my intention about any p	roperty of my estate that secures a debt and any personal	
	/s/ Juanita Wells-Bu	for Jane Dall Woll	2 Beiton x		
Si	gnature of Debtor 1	Y)	Sign	ature of Debtor 2	
D	ate 5/23/2019 MM/DD/YYYY		Date	MM/DD/YYYY	

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Wells-Burton, Juanita M.  Debtor(s)	Case No		
		Chapter.	Chapter7	
	VERIFI	CATION OF CREDITOR MAT	RIX	
Th knowledge		fy that the attached list of creditors is tr	ue and correct to the best of the	neir
			1	
Date:	5/23/2019	/s/ Wells-Burton Wells-Burton, Ju Signature of Det	anitá M	Buton

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Debtor 1		М.	Wells-Burton	Case number (if known)		
	First Name	Middle Name	Last Name	Column A	Column B	
				Debtor 1	Debtor 2 or non-filing spouse	
Do no	ployment comp of enter the amou the Social Securi	ensation nt if you contend that the amount ity Act. Instead, list it here;	received was a benefit	\$0.00		-
For yo			\$0.00			
For yo	our spouse		\$0.00			
9.Pensi benef	on or retiremen it under the Socia	t income. Do not include any amo al Security Act.	unt received that was a	\$0.00	¥	<u>Z</u>
amou paym intern	nt. Do not includ ents received as a	er sources not listed above. Speci le any benefits received under the S a victim of a war crime, a crime agai tic terrorism. If necessary, list other below.	ocial Security Act or not humanity, or			
Total	amounts from se	eparate pages, If any.		+\$0.00	+	<u> </u>
11. Cal	culate your tota	I current monthly income. Add lir	nes 2 through 10 for	\$3,039.62		<b>=</b> \$3,039.62
each colu	ımn. Then add th	ne total for Column A to the total fo	r Column B.	43,033.02		Ψ5,553.02
						Total current
Bort 2:	Determine W	hether the Means Test Appli	os to Vou			monthly income
		ent monthly income for the year.				
		urrent monthly income from line 11		Copy line	e 11 here →	\$3,039.62
	Multiply by 12 (th	ne number of months in a year).				X 12
12b.	The result is your	annual income for this part of the t	orm.		12	
13 Calcu	ılate the mediar	n family income that applies to y				
Fill In	the state in which	n you live.	Illinois			
Fill in	the number of pe	eople in your household.	<b>.</b>			
Fill in		y income for your state and size of			1	3. <u>\$54,238.00</u>
To fin	d a list of applica	ble median income amounts, go or	nline using the link specifie	d in the separate		
	do the lines cor	m. This list may also be available at mpare?	the bankruptcy clerk's off	ce.		
14a. [	☑ Line 12b is is	ess than or equal to line 13. On the	top of page 1, check box	1, There is no presumption of ab	use.	
14b.	Go to Part 3. Line 12b is n Go to Part 3	nore than line 13. On the top of pa and fill out Form 122A-2.	ge 1, check box 2, The pre	esumption of abuse is determined	l by Form 122A-2.	
Part 3:	Sign Below					
By s	igning here, I dec	clare under penalty of perjury that th	e information on this state	ement and in any attachments is t	rue and correct.	
x	/s/ Juanita Wel	Ils-Burton ( 1 Al (0)	Ob Buton,			
20000	ignature of Debto	or 1 / Junior NO		Signature of Debtor 2		
0	ate 5/23/2019			Date 5/23/2019		
	MM/DD/YY	YY 🚆		MM/DD/YYYY		
		14a, do NOT fill out or file Form 12 14b, fill out Form 122A-2 and file i				